

AMENDMENT TO THE DRAWINGS:

The attached sheet of drawings includes a change to Figure 3. This replaces the original sheet including Figure 3. In Figure 3, the speaker was renumbered to 306 from 304 to coincide with the specification on page 11, line 1.

Attachment: Replacement Sheet.

REMARKS

Claims 1-3, 5-7, 9-15, 17-19, 21-27, 29-31, 33-39, 41-43, and 45-48 are pending in the present application. Claims 4, 8, 16, 20, 28, 32, 40, and 44 are canceled. Claims 1-3, 5-7, 9, 13-15, 17-19, 21, 25-27, 29-31, 33, 37-39, 41-43, and 45 are amended. Reconsideration of the claims is respectfully requested.

Amendments are made to the specification to correct typographical errors and to clarify the specification. No new matter has been added by any of the amendments to the specification. In addition, an amendment is made to Figure 3 to correct an error in feature numbering.

I. 35 U.S.C. § 103, Obviousness

The Examiner has rejected claims 1-3, 5-7, 9-10, 13-15, 17-19, 21-22, 25-27, 29-31, 33-34, 37-39, 41-43, and 45-46 under 35 U.S.C. § 103 as being unpatentable over Stinson et al., U.S. Patent No. 6,786,398 (“Stinson”) in view of Anderson et al., U.S. Patent No. 6,021,202 (“Anderson”).

The Examiner bears the burden of establishing a *prima facie* case of obviousness based on the prior art when rejecting claims under 35 U.S.C. § 103. *In re Fritch*, 972 F.2d 1260, 23 U.S.P.Q.2d 1780 (Fed. Cir. 1992). For an invention to be *prima facie* obvious, the prior art must teach or suggest all claim limitations. *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974). In this case, the Examiner has not met this burden because all of the features of these claims are not found in the cited references as believed by the Examiner. Therefore, the combination of Stinson and Anderson would not reach the presently claimed invention recited in these claims.

Amended independent claim 1 of the present invention, which is representative of amended independent claims 13, 25, and 37, reads as follows:

1. A method in an automatic teller machine for processing checks, the method comprising:
 - receiving a customer check issued by a customer at the automatic teller machine;
 - identifying an amount for the customer check; and
 - creating a new printed certified check for the amount, wherein the new printed certified check includes a digital watermark identifying a financial institution for an account on which the customer check is issued, and wherein funds for the amount are guaranteed by the financial institution.

With regard to claim 1, the Examiner states:

Re Claim 1: Stinson discloses a method and apparatus for automatic cashing of a negotiable instrument comprising

- Receiving a customer check issued by a customer at the automatic teller machine (Column 1, lines 58-61)
- Identifying an amount for the customer check (Column 1, lines 63-64)

Stinson does not explicitly disclose

- Creating a new check for the amount, wherein the funds for the amount are guaranteed by a financial institution

Anderson discloses a method and system for processing electronic documents wherein an electronic check (new check) can be initiated from an ATM machine (Column 22, lines 63-67), wherein the funds for the amount are guaranteed by a financial institution (Column 23, lines 5-11). Anderson notes that an electronic check in some respects mimics the paper check and is therefore authenticated and guaranteed by a financial institution (bank).

It would have been obvious to someone skilled in the ordinary art at the time of invention to include the teachings of Anderson to the disclosure of Stinson so that a customer using an ATM, could sign over a check (forward a payment), representing a certain value, to another individual or organization even if the other individual or organization is not present to accept the physical check.

Office Action, dated October 4, 2005, page 3.

Applicants agree with the Examiner that “Stinson does not explicitly disclose creating a new check for the amount, wherein the funds for the amount are guaranteed by a financial institution.” Office Action, page 3. In addition, since Stinson does not teach or suggest “creating a new check,” then Stinson cannot teach that the new check is a printed certified check that includes a digital watermark identifying a financial institution for an account on which the customer account is issued as recited in amended claim 1. Support for these amended claim 1 features may be found in the specification on page 26, lines 27-31. As a result, Stinson does not teach or suggest these features recited in amended claim 1 of the present invention.

Anderson fails to cure the deficiencies of Stinson with regard to amended claim 1. Anderson teaches a method for processing electronic documents. Anderson, Abstract. Also, Anderson teaches that one type of electronic document to be processed is an electronic check. Anderson, column 18, lines 15-16. The electronic check system is an all-electronic payment and deposit gathering instrument that can be initiated from a variety of devices, such as [a]...ATM machine....” Anderson, column 22, lines 64-67. Hence, Anderson teaches a method for

processing a check entirely by electronic means at an ATM machine.

In contrast, as amended, claim 1 recites a method in an automatic teller machine for processing checks that includes “creating a new printed certified check.” In other words, the present invention recited in amended claim 1 creates a printed certified check for the customer at the automatic teller machine. Anderson makes no reference to creating a printed certified check as recited in amended claim 1. Therefore, Anderson does not teach or suggest this claim 1 feature. Furthermore, because Anderson does not teach or suggest creating a new printed certified check as recited in amended claim 1, Anderson cannot teach or suggest that the printed certified check includes a digital watermark identifying a financial institution for an account on which the customer check is issued as further recited in amended claim 1.

Moreover, the present invention recites in claim 1 that funds for the amount of the printed certified check are “guaranteed” by the financial institution. The Examiner cites Anderson, column 23, lines 5-11 as teaching this claim 1 feature. However, Anderson teaches in the above-cited passage that the electronic check system will “authenticate” the payer and payee and their respective banks and bank accounts to provide a degree of security. Anderson, column 23, lines 5-11. Authenticating a payer, the payer’s bank, and the payer’s account to provide a degree of security as taught by Anderson is not analogous to guaranteeing funds for the amount of the check by the financial institution as recited by claim 1. Just because the payer of an electronic check is authenticated, along with the payer’s bank and account, does not mean that the bank guarantees payment of the check amount. Anderson makes no reference to guaranteeing payment of the check by the bank or financial institution. Consequently, Anderson does not teach or suggest this recited claim 1 feature either.

Therefore, Stinson and Anderson do not teach or suggest all claim limitations recited in amended claim 1 of the present invention. Accordingly, the rejection of independent claims 1, 13, 25, and 37 as being unpatentable over Stinson in view of Anderson has been overcome.

In view of the arguments above, amended independent claims 1, 13, 25, and 37 are in condition for allowance. Claims 2-3, 5-6, 14-15, 17-18, 26-27, 29-30, 38-39, and 41-42 are dependent claims depending on independent claims 1, 13, 25, and 37, respectively. Consequently, claims 2-3, 5-6, 14-15, 17-18, 26-27, 29-30, 38-39, and 41-42 also are allowable, at least by virtue of their dependence on allowable claims. Furthermore, these dependent claims also contain additional features not taught by Stinson and Anderson.

For example, amended dependent claim 3 of the present invention, which is representative of amended dependent claims 15, 27, and 39, reads as follows:

3. The method of claim 1 further comprising:
dispensing the new printed certified check to the customer at the automatic teller machine.

With regard to claim 3, the Examiner states:

Re Claims 3 and 4: Stinson in view of Anderson discloses the claimed method supra, and while the references do not explicitly disclose the step of dispensing the new check to the customer, Stinson does disclose an apparatus with dispensing means (See Abstract). While the Stinson disclosure specifically discusses the dispensing of cash from the apparatus, it would have been obvious to someone skilled in the ordinary art at the time of invention to adapt the apparatus of Stinson to dispense equivalent alternatives to cash, such as cashiers checks or traveler's checks. An individual might wish to use these alternatives instead of cash for a variety of reasons, including if they were traveling and did not want to carry large amounts of cash for fear of losing the money. If a person loses a check, the individual can, simply cancel said check and be assured that the funds will return to their account. The same cannot be said if a person loses cash. Alternatives to cash are very popular and therefore it would be useful for an ATM machine to dispense these alternatives as well.

Office Action, dated October 4, 2005, page 4.

As shown above, neither Stinson nor Anderson teach or suggest "creating a new printed certified check" as recited in amended independent claims 1, 13, 25, and 37. Consequently, since Stinson and Anderson do not teach or suggest creating a new certified check as recited in amended independent claims 1, 13, 25, and 37, then Stinson and Anderson cannot teach or suggest dispensing the new printed certified check to the customer at the automatic teller machine as recited in dependent claims 3, 15, 27, and 39. Thus, Stinson and Anderson do not teach or suggest this recited feature.

In addition, Applicants agree with the Examiner that the "references do not explicitly disclose the step of dispensing the new check to the customer." Office Action, page 5. Even though Stinson teaches dispensing cash to the ATM customer, dispensing pre-printed cash or, for the sake of argument, traveler's checks in specific denominations to the ATM customer is distinguishable from, which may be in any denomination, to the customer at the automatic teller machine as recited in amended dependent claims 3, 15,

27, and 39. Therefore, Stinson and Anderson do not teach or suggest dispensing a new printed certified check as recited in the present invention.

As a further example, amended dependent claim 5 of the present invention, which is representative of amended dependent claims 17, 29, and 41, reads as follows:

5. The method of claim 1 further comprising:
sending the new printed certified check to a third party designated by the customer at the automatic teller machine.

With regard to claim 5, the Examiner states:

Re Claim 5: Stinson in view of Anderson discloses the claimed method supra and Anderson further discloses the step comprising sending the check to a third party designated by the customer (Column 23, lines 31-56).

Office Action dated October 4, 2005, page 4.

As shown above, Stinson and Anderson do not teach or suggest “creating a new printed certified check” as recited in amended independent claims 1, 13, 25, and 37. Because Stinson and Anderson do not teach or suggest creating a new certified check as recited in amended independent claims 1, 13, 25, and 37, Stinson and Anderson cannot teach or suggest sending the new printed certified check to a third party designated by the customer at the automatic teller machine as recited in dependent claims 5, 17, 29, and 41. Consequently, neither Stinson nor Anderson teach or suggest this recited feature.

With regard independent claims 7, 19, 31, and 43, amended independent claim 7 of the present invention, which is representative of amended independent claims 19, 31, and 43, reads as follows:

7. A method in an automatic teller machine for processing checks, the method comprising:
receiving a check from a customer at the automatic teller machine;
scanning the check to create an image of the check;
searching the image of the check for an overlaid digital watermark
identifying a financial institution for an account on which the check is issued;
responsive to identifying the overlaid digital watermark in the image of the check, determining whether the overlaid digital watermark is authentic by
comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is

authentic if the match occurs; and
responsive to the overlaid digital watermark being authentic, providing
financial services to the customer.

With regard to claim 7, the Examiner states:

Re Claim 7: Stinson discloses a method for processing checks comprising:

- Receiving a check from a customer at the automatic teller machine
(Column 1, lines 58-61)

Stinson does not explicitly disclose the steps of

- Scanning a check to create an image of the check
- Searching the image of the check for a digital watermark
- Responsive to identifying the digital watermark in the image,
determining whether the digital watermark is authentic; and
- Responsive to the digital watermark being authentic, providing
financial services to the customer

Anderson discloses a method and system for processing electronic documents that discloses the creation and authentication of electronic checks, including check imaging and scanning (Column 7, lines 40-49). In this system, an electronic check is created by a payer and digitally signed before being sent to a payee (Column 23, lines 50-56). The payee then digitally signs the electronic check and then forwards this to the respective banks (Column 23, lines 57- 64). The payers bank then validates the signatures and also “verifies that the instrument is not a duplicate,” and if there are sufficient funds to cover the check, the payers bank debits the payers account (thus providing a financial service) and sends payment to the payees bank (Column 24, lines 29-36).

While Anderson does not explicitly disclose the term ‘digital watermark,’ this term is simply a broad term used to determine if a check is a duplicate of a previous check. Before electronic checks, it was well known in the art at the time of invention that paper checks were outfitted with watermarks to prevent the fraudulent copying, and subsequent cashing of the same check more than once. A “digital” watermark is therefore simply an electronic way to perform the same function. As previously stated, Anderson discloses that the payer’s bank, during the authentication process “verifies that the instrument is not a duplicate” (Column 24, lines 28-29) therefore disclosing the searching, identifying and authenticating of a “digital watermark,” specifically using a markup language (Column 3, lines 13-19). Once this is done, the system of Anderson provides financial services to the customer.

It would have been obvious to someone skilled in the ordinary art at the time of invention to include the teachings of Anderson to the disclosure of Stinson so that a person at an automated teller machine would have the ability to transform a paper check into an electronic version, without sacrificing any security measures, and send it to a third party recipient. This would save time in

that the parties would not have to wait for the check to be mailed and for the recipient to take said check to an appropriate place (i.e. bank) for settlement.

Office Action dated October 4, 2005, pages 4-6.

Applicants agree with Examiner that “Stinson does not explicitly disclose the steps of scanning a check to create an image of the check; searching the image of the check for a digital watermark; responsive to identifying the digital watermark in the image, determining whether the digital watermark is authentic; and responsive to the digital watermark being authentic, providing financial services to the customer.” Office Action, page 5. In addition, since Stinson does not teach or suggest searching the image of the check for a digital watermark, then Stinson cannot teach or suggest providing financial services to the customer after determining whether the overlaid digital watermark is authentic by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs as further recited in amended claim 7. Hence, Stinson does not teach or suggest these recited claim 7 features.

Anderson does not cure the deficiencies of Stinson with regard to amended claim 7. Applicants agree with the Examiner that “Anderson does not explicitly disclose the term ‘digital watermark.’” Office Action, page 5. Anderson teaches that the electronic check is initiated and routed electronically, uses digital signatures for signing and endorsing, and relies on digital cryptographic certificates to authenticate the payer and payee and their respective banks and bank accounts. Anderson, column 23, lines 5-10. Certification information is provided by a third party authority, such as a central banking authority in the case of an electronic check, and is useable to append secure, verifiable certificates to electronic documents to certify the authenticity of a party, such as funds-holding institution in the case of the electronic check. Anderson, column 13, lines 1-6. The payer electronically creates a financial instrument, for example, an electronic check payable to the order of the payee and signs and records it using the payer’s secure authenticator. Anderson, column 23, lines 42-45. The authenticator appends to the check cryptographically signed certificates of, for example, the payer’s bank and the federal reserve bank authenticating the payer’s account and the payer’s bank, respectively. Anderson, column 23, lines 50-54. In other words, Anderson teaches that an independent third party certification authority provides digital certificates, which are appended to an electronic check, to certify the authenticity of a

party.

In contrast, amended claim 7 of the present invention recites that the automatic teller machine receives from the customer a check with an overlaid digital watermark identifying a financial institution for the account on which the check is issued. In other words, claim 7 recites that the physical check itself has an overlaid digital watermark that identifies a financial institution. Anderson, however, teaches that the electronic check has third party digital certificates appended to it to identify a financial institution. As a result, the overlaid digital watermark as recited in claim 7 is distinguishable from the appended digital certificates as taught by Anderson.

Further, amended claim 7 recites that the automatic teller machine provides service to the customer after determining whether the overlaid digital watermark is authentic by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with a financial institution for an account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs. In other words, the automated teller machine compares the overlaid digital watermark found in the check to the financial institution's watermark to determine if the overlaid digital watermark is authentic before providing services to the customer as recited in claim 7. Anderson instead teaches that the payee verifies the payer's bank and the payer's account with the digital certificates. Anderson, column 23, lines 59-60. In other words, Anderson teaches that the digital certificates provide authentication for customer service without comparison. Consequently, the process of comparing the overlaid digital watermark to the financial institution's watermark for authentication as recited in amended claim 7 is not analogous to the process of accepting digital certificates for authentication as taught by Anderson.

Moreover, the Examiner states that "the term 'digital watermark' is simply a broad term used to determine if a check is a duplicate of a previous check" to "prevent fraudulent copying." Office Action, pages 5-6. The Examiner also states that Anderson discloses at column 24, lines 28-29, that the payer's bank, during the authentication process "verifies that the instrument is not a duplicate." Office Action, page 6. However, Anderson does not teach how the instrument is verified as not being a duplicate in the above-cited passage. The above-cited passage merely states that the "payer's bank also verifies that the instrument is not a duplicate and that the date of the instrument is valid, and checks the certificates." Anderson, column 24, lines 28-31.

As amended, claim 7 recites that the overlaid digital watermark identifies the financial institution for the account on which the check is issued. In other words, the overlaid digital watermark is used to identify a financial institution as recited in amended claim 7 and is not used to prevent fraudulent copying of the check as the Examiner indicates in the Office Action on pages 5 and 6. Consequently, in the context of the present invention recited in amended claim 7, the term “digital watermark” is not “simply a broad term” used to determine if a check has been duplicated as the Examiner states on page 5 of the Office Action.

Therefore, Anderson does not teach or suggest searching the image of the check for an overlaid digital watermark identifying a financial institution for an account on which the check is issued as recited in amended claim 7. Furthermore, as shown above, Anderson does not teach or suggest providing financial services to the customer after determining whether the overlaid digital watermark is authentic by comparing the overlaid digital watermark identified in the image of the check to a watermark associated with the financial institution for the account on which the check is issued to see if a match occurs, wherein the overlaid digital watermark is authentic if the match occurs as further recited in amended claim 7. Thus, Anderson does not teach or suggest the above recited claim 7 features.

As a result, Stinson and Anderson do not teach or suggest all claim limitations recited in amended claim 7 of the present invention. Accordingly, the rejection of amended independent claims 7, 19, 31, and 43 as being unpatentable over Stinson in view of Anderson has been overcome. In view of the arguments above, amended independent claims 7, 19, 31, and 43 are in condition for allowance. Claims 9-10, 21-22, 33-34, and 45-46 are dependent claims depending on independent claims 7, 19, 31, and 43, respectively. Consequently, claims 9-10, 21-22, 33-34, and 45-46 also are allowable, at least by virtue of their dependence on allowable claims.

Therefore, the rejection of claims 1-3, 5-7, 9-10, 13-15, 17-19, 21-22, 25-27, 29-31, 33-34, 37-39, 41-43, and 45-46 as being unpatentable over Stinson in view of Anderson has been overcome.

II. 35 U.S.C. § 103, Obviousness

The Examiner has rejected claims 11-12, 23-24, 35-36, and 47-48 under 35 U.S.C. § 103 as being unpatentable over Stinson in view of Lemelson, U.S. Patent No. 4,991,205 (“Lemelson”).

Independent claim 11 of the present invention, which is representative of amended independent claims 23, 35, and 47, reads as follows:

11. A method in an automatic teller machine for issuing an identification card, the method comprising:
receiving a request from a user at the automatic teller machine to issue the identification card;
verifying an identification of the user;
responsive to the identification of the user being verified, capturing an image of the user;
retrieving user information associated with the user for use in generating the identification card; and
generating the identification card using the image and the user information.

With regard to claim 11, the Examiner states:

Re Claim 11: Stinson discloses a method and apparatus for automatic cashing of a negotiable instrument comprising

- Verifying an identification of the user (Column 1 line 67- Column 2 line 2)
- Responsive to the identification of the user being verified, capturing an image of the user and retrieving user information associated with the user (Column 2, lines 14-34)

Stinson does not explicitly disclose the steps wherein this information is stored on an identification card and this card is generated at the automatic teller machine.

Lemelson discloses a personal identification system and method wherein one object is to “provide a credit card recording and reproduction system for rapidly and easily recording signals relating to a physical characteristic of the card owner on the card which recording may be reproduced by specialized equipment and employed to generate images of the face and signature of the card owner. (Column 1, line 65- Column 2, line 2)” It would have been obvious to someone skilled in the ordinary art at the time of invention to include the identification card taught by Lemelson to the biometrics verification method of Stinson so that a large central database of names does not need to be kept and referenced every time a person uses an ATM. If the data is stored on an individual card, provided by the user, then the system need only to read the information on the card, therefore saving memory space and money.

While the references do not explicitly disclose that the automated teller machine generates the identification card, this would have been obvious to anyone skilled in the ordinary art so that someone using an ATM for the first time could have an identification card produced for them for future visits so they do not have to waste time in proceeding through a longer verification process for each subsequent visit. Producing the card at the ATM vestibule is advantageous as well

as a customer can simply perform this action once before an initial transaction as opposed to having to go out of the way to a central office to have a card generated.

Office Action dated October 4, 2005, pages 8 and 9.

Applicants agree with the Examiner that “Stinson does not explicitly disclose the steps wherein this information is stored on an identification card and this card is generated at the automatic teller machine.” Office Action, page 8. Stinson makes no reference to retrieving user information associated with the user for use in generating an identification card and generating the identification card using a captured image of the user and the user information as recited in claim 11 of the present invention. Thus, Stinson does not teach or suggest a method in an automatic teller machine for generating an identification card as recited in claim 11.

The features of claim 11 also are not taught or suggested by Lemelson. Lemelson teaches:

...a personal identification system and method for identifying persons subscribing to such system by processing electrical signals derived from recordings of physical characteristics of the person such as voice generated signals or television signals which are digitized and scrambled for security purposes. In one form, a video picture signal of the face and/or signature of a person is digitized and scrambled and the scrambled signals recorded along a track of a record member such as a magnetic strip secured to a credit card, badge, passbook or personal check. When automatic identification is desired to be made the scrambled recording is scanned to reproduce a scrambled electrical signal which is processed to unscramble it. The unscrambled electrical signal derived from the record member is then either employed to modulate a display such as a cathode ray tube to generate an image of the original information such as the image of the face of a person or the persons signature or is compared with a signal derived from detecting a physical characteristic or phenomenon such as the voice of the person detected by a microphone.

Accordingly, it is a primary object of this invention to provide an automatic personal identification system employing electronic means for verifying and authenticating a person presenting a record member to a clerk or guard for use to gain entry to a premise or to authenticate the person for making a purchase or cashing a check.

Lemelson, column 1, lines 18-46.

Monitoring or checking is effected by a clerk or guard, who inserts the magnetic record card of a person to be verified, into a card reader and depresses a read switch, which operates a motor to drive the magnetic record card past a read head. Lemelson, column 3, lines 10-16. As

the magnetic record card's magnetic recording material track passes the reproduction head assembly, the magnetically recorded signals on the card are transduced to electrical signals which are amplified by an amplifier and conducted to an unscrambler circuit, which electronically processes the signals and presents them in intelligible forms. Lemelson, column 3, lines 21-28. In other words, Lemelson teaches that the "recordings" on the magnetic record card are "read" by the magnetic reproduction head and that the information contained within the recordings on the magnetic record card is "reproduced." Lemelson, column 3, lines 66-67 and column 4, lines 9-10, respectively.

Even though Lemelson teaches reading and reproducing the information contained within the recordings on the magnetic record card, Lemelson does not teach or suggest recording information onto the magnetic recording material track on the card. The Examiner cites Lemelson, column 1, line 65 – column 2, line 2, as teaching this feature. Office Action, page 8. This Examiner-cited passage from Lemelson, reads as follows:

Another object is to provide a credit card recording and reproduction system for rapidly and easily recording signals relating to a physical characteristic of the card owner on the card which recording may be reproduced by specialized equipment and employed to generate images of the face and signature of the card owner.

However, in viewing Lemelson as a whole, the term "recording" used in the immediately preceding passage means reading or copying the information contained within in the magnetic recording material track in order to reproduce the information, such as a face or signature, on, for example, a television monitor. Lemelson, column 5, lines 19-33. Hence, Lemelson only teaches the use of a magnetic record card within a magnetic record card reader for the purpose of obtaining information contained on the magnetic record card for security reasons. Lemelson, figures 1-2 and associated text. Lemelson makes no reference to generating an identification card. In contrast, the present invention recites in claim 11 generating an identification card using the captured image of the user and the retrieved user information.

In addition, the Applicants agree with the Examiner that the "references do not explicitly disclose" that the automated teller machine generates the identification card as recited in claim 11. Therefore, Stinson and Anderson do not teach or suggest generating an identification card as recited in claim 11. As a result, Stinson and Anderson do not teach or suggest all claim

limitations recited in claim 11 of the present invention. Accordingly, the rejection of independent claims 11, 23, 35, and 47 as being unpatentable over Stinson in view of Anderson has been overcome.

In view of the arguments above, independent claims 11, 23, 35, and 47 are in condition for allowance. Claims 12, 24, 36, and 48 are dependent claims depending on independent claims 11, 23, 35, and 47, respectively. Consequently, claims 12, 24, 36, and 48 also are allowable, at least by virtue of their dependence on allowable claims. Furthermore, these dependent claims also contain additional features not taught by Stinson and Anderson.

For example, dependent claim 11 of the present invention, which is representative of dependent claims 23, 35, and 47, reads as follows:

12. The method of claim 11 further comprising:
dispensing the identification card to the user.

With regard to claim 12, the Examiner states:

Re Claim 12: Stinson in view of Lemelson discloses the claimed method supra and while not explicitly disclosing the step of dispensing the identification card to the user, as explained previously in Claim 11, the advantage of having the ID card generated at the ATM vestibule would be that a customer would not have to go out of the way to a central office to receive their ID card, but rather could take a few extra minutes before a transaction and have one generated. The same reasoning applies to having the card dispensed on site. Stinson has means for dispensing, as well as means for reading cards, so it would be obvious to someone skilled in the ordinary art to adapt the apparatus to dispense identification cards as well.

Office Action dated October 4, 2005, page 9.

Applicants agree with the Examiner that Lemelson does not explicitly disclose the step of dispensing the identification card to the user. Office Action, page 9. Further, as shown above, since neither Stinson nor Lemelson teach or suggest generating an identification card for the user at the automatic teller machine as recited in independent claim 11, then the combination of Stinson and Lemelson cannot teach or suggest dispensing the identification card to the user as recited in dependent claim 12. Therefore, Stinson and Lemelson do not teach or suggest this claim 12 feature.

Accordingly, the rejection of claims 11-12, 23-24, 35-36, and 47-48 as being unpatentable over Stinson in view of Lemelson has been overcome.

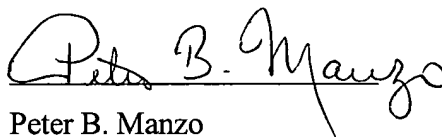
III. **Conclusion**

It is respectfully urged that the subject application is patentable over the cited prior art references and is now in condition for allowance.

The Examiner is invited to call the undersigned at the below-listed telephone number if in the opinion of the Examiner such a telephone conference would expedite or aid the prosecution and examination of this application.

DATE: December 13, 2005

Respectfully submitted,

A handwritten signature in cursive script, reading "Peter B. Manzo". The signature is written in dark ink and is positioned above the printed name and contact information.

Peter B. Manzo
Reg. No. 54,700
Yee & Associates, P.C.
P.O. Box 802333
Dallas, TX 75380
(972) 385-8777
Attorney for Applicants